



# Ka Nūhou

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Department of Hawaiian Home Lands

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## The course is set, let the journey begin

**H**awaiians have traveled across the seas for thousands of years by using the stars to guide them to their destination. While much has been done in recent years to recapture the navigational skills of our ancestors, we should remember that preparation is vital to a successful journey.

The Department of Hawaiian Home Lands created a Strategic Plan to guide us to our destination — homeownership and land stewardship. This plan lays out the stars for that voyage, but we will only be successful if we begin preparing now.

Each beneficiary on the wait list must know their responsibilities and act upon them if they are interested in receiving a lease award. Just as everyone in a voyaging canoe must work together as a team to reach their destination, we must work together if we are to reach our destination of homeownership and land stewardship.

A companion article in this issue of Ka Nūhou is about DHHL's partnership with the Council for Native Hawaiian Advancement (CNHA) to help native Hawaiians improve their chances to qualify for a home mortgage.



Beneficiaries on the wait list must prepare for homeownership by making sure they qualify for a home mortgage. Repairing credit, creating a savings plan, and paying down debt can all be done over time, but the sooner you act, the sooner you will qualify.

As the new year approaches, it signifies the beginning of our journey and the need to prepare. By the time this newsletter reaches your door, we will have already broken ground for 327 lots in Kapolei. In 2005, we expect to break ground for more than a thousand lots statewide and the same for 2006 and 2007.

The schedule of groundbreakings means those ready for homeownership will have that opportunity soon and those who need more time will have that time, but they must act now to prepare themselves. CNHA is ready to help those of you on the wait list with financial training to improve your chances of homeownership. Please contact them now at (808) 791-3403 or toll free at (866) 897-4384.

## New home ownership assistance program

**T**he Department of Hawaiian Home Lands thanks applicants for the overwhelming response in returning completed financial information forms from the informational meetings. Your response has helped us develop a new program entitled the Home Ownership Assistance Program (HOAP).

The program is designed to improve homeownership opportunities by providing homebuyer counseling and ownership readiness training for beneficiaries of the Hawaiian Homes Commission Act. HOAP will be coordinated by the Council for Native Hawaiian Advancement (CNHA) and delivered by multiple training organizations throughout the state.

CNHA is a member-based, nonprofit organization dedicated to providing training and support services to agencies and organizations that deliver programs in the native Hawaiian community. CNHA and its team of community-based organizations will be providing home ownership counseling and financial literacy training throughout the state. A minimum of four agencies will be available to work directly with families on a myriad of issues related to homebuyer eligibility and homeownership.

The primary objectives of the program are to expand home ownership opportunities and to provide counseling services to families and individuals that need to improve their financial conditions in order to meet the responsibilities of home ownership. These training sessions/workshops will cover important topics such as mortgage lending, savings and budgeting. Experts will personally work with individuals on trouble areas like credit repair, debt reduction and restructuring,

and completing home loan applications.

The program also supports the delivery of a wide variety of housing counseling services in our Hawaiian communities. Hawaiian Homes Commission Chairman Micah Kane said that in preparation of thousands of awards to be made in the next five years, "The Hawaiian Homes Commission is excited about improving our beneficiaries' ability to meet mortgage qualifications and become homeowners."

For more information, call the DHHL Home Ownership Assistance Program (HOAP) Call Center:

Phone: 808-791-3403 - Fax: 808-791-3405

Toll free phone: 866-897-4384 - Toll free fax: 866-897-4385,  
or visit it's website at [www.dhhlhoap.org](http://www.dhhlhoap.org)



**Financial Portion of the  
Kapolei Informational Meeting**

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# Chairman's message: count your blessings



Aloha Kākou,

As we move into the holidays and close out the year, perhaps more than ever, we should be thankful about the opportunities before us.



Nearly two years ago I stepped into the offices of the Department of Hawaiian Home Lands with hopes and visions for the department. Today we are on the verge of expanding our homeownership program to more native Hawaiians than in the first 83 years of our existence.

We have a Strategic Plan leading us to build more homes for our people than ever built before. We have talked about it, we have planned it, and now we are going to do it. I count my blessings and I count them in the people I work with every day, for I am blessed to be working with the dedicated people in our department.



When I speak about our vision for DHHL, it is the people in our department that will make that vision come true. It is the people on the front lines, those people who day in and day out come to work and give it their best effort. No matter what job they have, it is their commitment to doing their best that is really the heart and soul of our department.

To those who I speak about, I would like to say mahalo nui loa, you are my blessings.

My best wishes for a happy holiday season to all!

Mālama Pono,

Micah Kane



## Ka Nūhou

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DHHL logo created by Stacey Leong Mills. The lau and hōkū symbolize Papa and Wākea, the two cosmogonic creators of the Hawaiian people. Papa, Earth-Mother, is symbolized by the lau (kalo leaf). Wākea, Sky-Father, is symbolized by the hōkū (star).

## Hawaiian Homes Commission Scholarship Program

Applications are currently being accepted for the Hawaiian Homes Commission scholarship. Funded by the Hawaiian Homes Commission, this scholarship is offered to native Hawaiians (50 percent or more Hawaiian ancestry) or homestead lessees (at least 25 percent Hawaiian ancestry). The purpose of the Hawaiian Homes Commission scholarship is to promote and support the educational advancement of native Hawaiians to achieve economic self-sufficiency.

To be eligible for the scholarship program, potential applicants must be:

- native Hawaiian (50 percent or more Hawaiian ancestry) or
- a homestead lessee (at least 25 percent Hawaiian ancestry); and
- enrolled as a full-time classified student in an accredited two-year, four-year or graduate degree program; and
- maintain a minimum grade point average of 2.0 for undergraduates, 3.0 for graduate students.

The scholarships are awarded for an academic year and are to be used for the standard primary cost of education (limited to tuition, fees, books, supplies, and cost of living allowances).

The application form and other information on the 2005-2006 Hawaiian Homes Commission scholarship program and other educational programs are available at the department's website ([www.hawaii.gov/dhhl](http://www.hawaii.gov/dhhl)) **after December 15, 2004.**

Applications must be postmarked no later than March 1, 2005. Early application is recommended since determining eligibility can be a lengthy process. HHCS applications are being accepted on-line.



# School will pay off later

As Kristi and Watson Ho‘ohuli propped up their two-year-old son Wynden for a Ka Nūhou photo, the reason for their motivation becomes evident. The Ho‘ohulis are the first married couple receiving Hawaiian Homes Commission Scholarships (HHCS) to be interviewed by the Ka Nūhou.



Watson, Wynden and Kristi Ho‘ohuli

Both Kristi and Watson attended Kamehameha Schools and agree that a college degree is one of the most important items worth striving for.

It is tough enough being a full-time student, but when parental duties and part-time employment are added, it becomes a hectic juggling act for the whole family.

The hardest part is “not being with Wynden all the time,” Kristi admitted. “But it’s important not to let anything discourage you.”

Kristi is in her fourth year of receiving the HHCS. She graduates in January with a degree in public relations/visual communications from Hawaii Pacific University. She wants to “give back to the community” by working for a non-profit organization and promoting its Hawaiian-related work.

Watson on the other hand is in his second year of receiving HHCS. He graduates next spring with a degree in sociology from the University of Hawaii at Mānoa and wants to pursue a career in counseling.

Watson acknowledged that he couldn’t have gone to school without all the support he received. “You come to the realization that there is a lot of help available.” His mother, Roxanne, and Kristi were instrumental in keeping Watson focused on his degree track while being academically dismissed from Manoa.

“We insisted that he attend community college classes while he was ‘out of school’,” added Kristi. Fortunately, a football scholarship and the ability to support his family also awaited Watson upon his return to Mānoa. He is a middle linebacker for the Warriors.

With two practices a day and classes in between, Watson confided “the hardest part is spending so much time at school.” He also added that he sees the “light at the end of tunnel.” He knows that “school will pay off later.”

## Designation of successorship

The Department of Hawaiian Home Lands has received many inquiries from applicants and homestead lessees alike regarding designation of successorship. We hope the following information clears the confusion.

### Successor to Application Rights:

A new applicant who applies for a homestead lease, or a person already on the Department of Hawaiian Home Lands waiting list, may designate someone to succeed to his or her application rights. If the original applicant passes before receiving a DHHL lease, the eligible successor would acquire their rank on the waiting list.

Applicants may designate one person from the following relatives, who is 18 years of age and a native Hawaiian (50 percent or more Hawaiian ancestry), to succeed to his or her application rights:

- a spouse
- child, or grandchild
- parent
- widow or widower of a child
- sibling, widow or widower of a sibling
- niece or nephew

Applicants must file their designation of successorship forms in writing at the department. DHHL must acknowledge the form in order for the designation to be considered filed.

### Successor to a DHHL Homestead Lease:

It is very important that homestead lessees designate whom they want to succeed to their homestead lease and leasehold interest upon their death. Section 209 of the Hawaiian Homes Commission Act (HHCA) sets forth the requirements for designation of successorship and those people who are eligible to be paid the net proceeds of the homestead leasehold.

## Did you know there are two types?

The HHCA allows lessees to leave their homestead leases to certain relatives if they qualify to succeed to the lease. (“Qualify” means that they meet the Hawaiian blood requirements specified by the act.) There are some differences between applicants and lessees when designating successors.

- Lessees can designate a minor as a successor while this option is not available to applicants. DHHL may appoint a guardian, subject to court approval, to represent the minor in all matters pertaining to the leasehold.
- Lessees may designate more than one successor

while applicants may only designate one successor.

- Lessees may designate any of the following relatives as their successor or successors:

### 25 percent Hawaiian blood

- A spouse
- Children or grandchildren. (Adopted children by decree of the court are considered qualified children of the lessee; however, blood quantum is traced through the child’s biological parents. Hanai children cannot be designated.)

### 50 percent Hawaiian blood

- Father and/or mother
- Widows or widowers of the children
- Brothers and sisters, or
- Nieces and nephews

### Non-qualifying successors:

If a lessee’s spouse or child does not qualify to succeed to the lease, one or more of them may be designated to receive the net value of the leasehold improvements and growing crops, if any.

- The department must deduct any debt owed to DHHL, debt owed for property taxes and any debt incurred that was guaranteed by DHHL from the

Continued on page 4



# Commissioner’s highlight

## Thomas Contrades

By Sherry Humphrey

Tommy Contrades will be fulfilling his eight-year commitment as the Kauai member of the Hawaiian Homes Commission as of June 30, 2005. I took the opportunity to speak with him while he was in Honolulu for the November commission meeting. Tommy is truly a “man for all seasons.”

During the course of his very busy life, he has devoted himself to his gracious wife, Jacquelyn and 6 children (3 boys and 3 girls). Tommy worked for the International Longshoremen’s & Warehousemen’s Union (ILWU) as a Union Agent for 23 years before his retirement in 2004. His family held a party in his honor in October 2004.

Although Tommy is officially retired, he continues to stay involved and devotes his time to many community organizations. He is a Campaign Chair for the Aloha United Way. He also serves on the Advisory Board of Hale ‘Ōpio (an organization that works with troubled youth). He is Vice President of the Executive Board of the Aloha Council of the Boy Scouts of America. Tommy also serves on the Parish Council for the Immaculate Conception Catholic Church on Kaua‘i and has two more years of training before becoming a deacon of the church. As his wife Jackie said, Tommy’s first love has always been volunteer work.

In addition to Tommy’s volunteer work as a Hawaiian Homes Commissioner, he previously served as a member, and later, Chair of the Planning Commission on Kaua‘i from 1984 to 1990.

Tommy ventured into the political arena and ran for the Hawai‘i State Senate in 1998. Although he did not get elected, he enjoyed the experience and received moral support from his friends, family and colleagues on the Hawaiian Homes Commission.

Commission Chairman Kane recently observed that Commissioner Contrades is often a man of few words, but when he does speak it is from the heart and his mana‘o is very meaningful and to the point. After working with this man of integrity, humor, kindness and true aloha for eight years, I know he will be greatly missed by the Commissioners and staff as well as our native Hawaiian beneficiaries.

Aloha pumehana Commissioner Contrades.



Commissioner Tommy Contrades and Commission Secretary Sherry Humphrey

**Designation of Successorship, Continued**  
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appraised value of the leasehold improvements and growing crops, if any.

➤ The balance is paid to the designated surviving spouse, child or children. This balance is called the “net proceeds.” If more than one person was designated to receive the net proceeds, each person will receive an equal portion, unless otherwise designated by noting the percentage of the net proceeds each is to receive.

Section 209 of the HHCA requires that lessees file their designation of successorship forms in writing at the department. DHHL must acknowledge and approve the forms for it to be effective.

Applicants and lessees may change their designation of successors at any time. In addition, it is encouraged that they provide documentation of their successors’ native Hawaiian qualification.

### 2005 Hawaiian Homes Commission Meeting Schedule

The meeting schedule for the Hawaiian Homes Commission (HHC) for the 2005 calendar year is listed below. Homestead Community Meetings are scheduled for Monday evenings from March through December. Prior to these community meetings, the Commission will convene to consider only “Requests to Address the Commission” from 6:00 p.m. to 7:00 p.m. The Commission will reconvene its regular meeting on the following day at 9:00 a.m. to address the remaining agenda items.

DATE	MEETING TYPE	LOCATION	DATE	MEETING TYPE	LOCATION
January 25	Regular	Honolulu (DHHL)	July 25	Community	Lāna‘i City, Lāna‘i
February 15	Regular	Honolulu (DHHL)	July 26	Regular	Lāna‘i City, Lāna‘i
March 21	Community	Keaukaha, Hawai‘i	August 22	Community	Wai‘anae, O‘ahu
March 22	Regular	Hilo, Hawai‘i	August 23	Regular	Honolulu, O‘ahu
April 25	Community	Anahola, Kaua‘i	September 26	Community	Kona, Hawai‘i
April 26	Regular	Līhu‘e, Kaua‘i	September 27	Regular	Kona, Hawai‘i
May 23	Community	Ho‘olehua, Moloka‘i	October 24	Community	Paukūkalo, Maui
May 24	Regular	Kalama‘ula, Moloka‘i	October 25	Regular	Paukūkalo, Maui
June 20	Community	Papakōlea, O‘ahu	November 14	Community	Nānākuli, O‘ahu
June 21	Regular	Honolulu (DHHL)	November 15	Regular	Honolulu (DHHL)
			December 19	Community	Waimānalo, O‘ahu
			December 20	Regular	Honolulu (DHHL)

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